

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

In re:

Chapter 13

Allen Cruz

Case No. 14-13027 (jlg)

Debtor(s).

-x-

**DEBTOR LOSS MITIGATION AFFIDAVIT**

STATE OF NEW YORK )  
                         )ss.:  
COUNTY OF WESTCHESTER )

I, Michael Lazzaro, being sworn, say:

I am not a party to this action, am over 18 years of age and reside in Scarsdale, New York.

On June 25, 2015 I served a true and completed copy of the documents listed in the Creditor loss mitigation affidavit, dated May 08, 2015. The loss mitigation package was served upon Counsel for the Creditor, RAS Boriskin, LLC. via email at the following address pmahony@rasboriskin.com; including the following documents:

- A copy of the Debtor's<sup>1</sup> two (2) most recent federal income tax returns;
- A copy of the Debtor's last (10) ten most recent pay check stubs.
- A copy of the mortgagees completed financial worksheet;
- A copy of the Debtor's last (4) most recent months bank statements.
- Other (please specify)
  - Hardship letter signed by the Debtor.
  - Contributor letter for a third party contributor to the household income.
  - Most recent Con-Ed bill as proof of occupancy.

Sworn before me on  
June 26, 2015

MERRI G. GANNON  
NOTARY PUBLIC, State of New York  
No. 01GA6130302  
Qualified in Westchester County  
Commission Expires July 25, 2017

Michael Lazzaro

<sup>1</sup> Unless otherwise provided herein, all capitalized terms are defined in the Southern District of New York's Loss Mitigation Program Procedures. The Loss Mitigation Program Procedures' definition of "Debtor" includes joint debtors.